

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ASTAIRRE J SUTTON
DENNIS W SUTTON
Debtor(s)

Case No. 15-15954

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/14/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,975.00
Less amount refunded to debtor	\$8,692.12

NET RECEIPTS: \$4,282.88

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$269.88
Other	\$13.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,282.88

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	55,951.00	55,951.67	55,951.67	0.00	0.00
AMERICAN EXPRESS	Unsecured	5,603.00	5,603.56	5,603.56	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,379.00	1,425.67	1,425.67	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,609.00	15,144.08	15,144.08	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	3,110.00	3,110.00	0.00	0.00
BANK OF AMERICA	Unsecured	2,956.00	NA	NA	0.00	0.00
CACH	Unsecured	10,668.00	10,668.27	10,668.27	0.00	0.00
CAPITAL ONE NA	Unsecured	NA	2,678.41	2,678.41	0.00	0.00
CAVALRY SPV I LLC	Unsecured	2,678.00	2,398.23	2,398.23	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	17,419.00	3,660.43	3,660.43	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	25,906.00	25,906.37	25,906.37	0.00	0.00
GRANT & WEBER	Unsecured	NA	100.00	100.00	0.00	0.00
GRANT & WEBER	Unsecured	NA	267.20	267.20	0.00	0.00
GRANT & WEBER	Unsecured	NA	267.20	267.20	0.00	0.00
GRANT & WEBER	Unsecured	NA	43.28	43.28	0.00	0.00
GRANT & WEBER	Unsecured	NA	43.28	43.28	0.00	0.00
GRANT & WEBER	Unsecured	NA	63.47	63.47	0.00	0.00
GRANT & WEBER	Unsecured	NA	59.89	59.89	0.00	0.00
GRANT & WEBER	Unsecured	NA	59.89	59.89	0.00	0.00
GRANT & WEBER	Unsecured	NA	40.85	40.85	0.00	0.00
GRANT & WEBER	Unsecured	NA	59.98	59.98	0.00	0.00
GRANT & WEBER	Unsecured	NA	100.00	100.00	0.00	0.00
GRANT & WEBER	Unsecured	NA	40.85	40.85	0.00	0.00
GRANT & WEBER	Unsecured	NA	54.35	54.35	0.00	0.00
GRANT & WEBER	Unsecured	NA	40.80	40.80	0.00	0.00
GRANT & WEBER	Unsecured	NA	54.35	54.35	0.00	0.00
GRANT & WEBER	Unsecured	NA	299.46	299.46	0.00	0.00
GRANT & WEBER	Unsecured	NA	311.00	311.00	0.00	0.00
GRANT & WEBER	Unsecured	NA	1,510.53	1,510.53	0.00	0.00
GRANT & WEBER	Unsecured	NA	267.20	267.20	0.00	0.00
GRANT & WEBER	Unsecured	NA	267.20	267.20	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GRANT & WEBER	Unsecured	NA	96.15	96.15	0.00	0.00
GRANT & WEBER	Unsecured	NA	100.00	100.00	0.00	0.00
GRANT & WEBER	Unsecured	NA	100.00	100.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	47,538.98	47,538.98	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	99,104.91	99,104.91	0.00	0.00
LVNV FUNDING	Unsecured	532.00	557.83	557.83	0.00	0.00
LVNV FUNDING	Unsecured	NA	569.12	569.12	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,537.00	1,591.14	1,591.14	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,440.00	3,548.90	3,548.90	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	17,419.23	17,419.23	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	532.00	2,537.57	2,537.57	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Secured	NA	2,819.17	2,819.17	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Unsecured	NA	NA	2,819.17	0.00	0.00
TD BANK USA	Unsecured	1,837.00	1,956.05	1,956.05	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	NA	NA	6,328.26	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	53,228.00	51,266.16	57,594.42	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	53,228.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	88,254.00	86,397.84	122,675.24	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	6,328.26	6,328.26	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	36,277.40	36,277.40	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	402,975.00	448,726.11	527,021.86	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	123,295.75	115,725.09	0.00	0.00
US BANK NATIONAL ASSOCIATION	Unsecured	25,449.00	NA	NA	0.00	0.00
VW CREDIT	Secured	NA	42,258.26	42,258.26	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	11,966.75	11,966.75	0.00	0.00
WELLS FARGO BANK NA	Secured	220,812.00	216,348.23	228,314.98	0.00	0.00
WELLS FARGO BANK NA	Unsecured	75,851.00	NA	NA	0.00	0.00
ZELKOVA ACQ	Unsecured	16,466.00	NA	NA	0.00	0.00
ZELKOVAACQ	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$935,606.50	\$0.00	\$0.00
Mortgage Arrearage	\$115,725.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$99,649.84	\$0.00	\$0.00
TOTAL SECURED:	\$1,150,981.43	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$47,538.98	\$0.00	\$0.00
TOTAL PRIORITY:	\$47,538.98	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$267,225.80	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,282.88</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$4,282.88**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.